

Have you set a retirement date?

A pension application can be found on the fund's website, www.710hwp.org, or contact the fund office at 1-773-254-2500 and an application can be mailed to you.

The first question that needs to be answered is, **"When do I want to receive my first check?"**.

<p>If your timeline is <u>MORE than 6 months out</u> there is nothing to be filled out at this time as a pension application is only good for 6 months. However, if you are interested in knowing what your current accumulated pension benefit is, please call the Fund Office and our staff will be able to give you an estimate. Please note, these benefit calculations are only estimates and may change. Although it is not time to fill out a pension application, it may be a good time to make sure you know where your birth certificate is as this will be needed once it is time to fill out your pension application. If you are married, a marriage certificate and your spouse's birth certificate will also be required. Only original documents will be accepted, no copies.</p>	<p>If your timeline for retirement is <u>LESS than 6 months out</u> the fund office requests that you fill out a pension application at least 60 days prior to the month that you want payments to begin. (ex. I want to start receiving my Pension benefit on July 1st - Mail in your pension application on May 1st) If you know you are applying for a reciprocal pension you will want to start the pension application process 120 days prior to the month you want payment to begin. The fund office suggests the 60 day (and 120) window to ensure all paperwork is completed and all original documents have been verified in time for the Administrator to approve your benefit and issue your check.</p>
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"I have my application, now what?" – Make sure all applicable fields are filled in and the application is signed.

The application requires the applicant furnish a birth certificate. If you are married you will also need a marriage certificate and your spouse's birth certificate. **Only original documents will be accepted.** You may bring these documents in to the fund office at 9000 w. 187th street, suite 200, Mokena IL 60448 – or mail the documents to the same address and they will be returned to you promptly.

After your pension application is received the fund office will mail you "Final Papers" 6 weeks prior to the last day you marked on your pension application. "Final Papers" include:

- Direct Deposit Form
- Federal Tax withholding form (State taxes and not taken out of your pension check)
- Benefit election form (Single life annuity or 50%/75%/100% Joint and Survivor election)
- Letter of resignation
- Affidavit stating you will not return to the industry after retirement

Mail your final papers to the fund office when completed. Your Local 710 Pension fund office is here to help every step of the way, please do not hesitate to call with any questions or concerns.